

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☒ Lien Avoidance

Last Revised August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

IN RE:

Case No. **3:18-bk-16700**

Judge \_\_\_\_\_

**Sabo, Thomas**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☐ Original

☒ Modified/Notice Required

Date: **June 15, 2022**

☒ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: **DES**

Initial Debtor: **TS**

Initial Co-Debtor:

**Part 1: Payment and Length of Plan**

- a. The debtor has paid \$99,058.00 to date. Debtor shall pay \$ 2,520.00 per month to the Chapter 13 Trustee, starting on 7/01/2022 for approximately 10 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:  
☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:  
☒ Sale of real property  
 Description: **3419 Quaker Street, Wall, NJ**  
 Proposed date for completion: 12/01/2022  
  
☐ Refinance of real property  
 Description:  
 Proposed date for completion: \_\_\_\_\_  
  
☐ Loan modification with respect to mortgage encumbering property  
 Description:  
 Proposed date for completion: \_\_\_\_\_
- d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

- a. Adequate protection payments will be made in the amount of \$ None to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
<b>Straffi &amp; Straffi</b>	<b>Administrative Expense</b>	<b>6,180.00</b>
<b>Internal Revenue Service</b>	<b>Taxes</b>	<b>14,489.89</b>
<b>State of NJ Division of Taxation</b>	<b>Taxes</b>	<b>1,339.73</b>
<b>Standing Chapter 13 Trustee</b>	<b>507(a)(1) Admin Exp.</b>	<b>To be determined</b>

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
<b>None</b>			

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: [ ] NONE**

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
<b>Select Portfolio Servicing</b>	<b>3419 Quaker St, Wall, NJ 07719-4738</b>	<b>139,123.53</b>	<b>0.00%</b>	<b>139,123.53</b>	<b>2,250.00</b>

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: [X] NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
<b>Toyota Motor Credit</b>	<b>2010 Toyota Corolla</b>	<b>\$225.20</b>	<b>0.00</b>	<b>\$225.20</b>	<b>\$225.20</b>

**c. Secured claims excluded from 11 U.S.C. 506: [X] NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
<b>None</b>				

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments [ ] NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
<b>Wells Fargo Bank, NA</b>	<b>3419 Quaker St, Wall, NJ 07719-4738</b>	<b>148,579.21</b>	<b>495,000.00</b>	<b>498,276.00</b>	<b>0.00</b>	<b>0.00%</b>	<b>0.00</b>

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
None			

**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

**Ally Financial - Auto Loan**

**g. Secured Claims to Be Paid in Full Through the Plan ☐ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
None		

**Part 5: Unsecured Claims ☐ NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

\_\_\_ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*  
☒ Not less than **100** percent  
 \_\_\_ *Pro Rata* distribution from any remaining funds

**b. Separately Classified Unsecured Claims** shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
Dept of Ed/Navient	Student Loan	Outside of Plan	27,651.00
Dept of Ed/Navient	Student Loan	Outside of Plan	10,675.00
Dept of Ed/Navient	Student Loan	Outside of Plan	6,592.00

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
None				

**Part 7: Motions ☐ NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). [ ] NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
None							

**b. Motion to Void Liens and Reclassify Claim from Secured to Completely Unsecured. [ ] NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Total Amount of Lien to be Reclassified
Wells Fargo Bank, NA	3419 Quaker St, Wall, NJ 07719-4738	148,579.21	495,000.00	498,276.00	0.00	0.00

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. [X] NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
None					

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Sections 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

1) **Trustee Commissions**

- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

**d. Post-petition claims** The Standing Trustee [ ] is, [X] is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

#### Part 9: Modification [ ] NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 6/15/2022

Explain below <b>why</b> the Plan is being modified.	Explain below <b>how</b> the Plan is being modified.
<b>The Plan is being modified to remove the loan modification and to allow the sale of the residence within the next six (6) months.</b>	<b>The Plan was modified by removing the loan modification and now includes the sale of the residence within the next six (6) months.</b>

Are Schedules I and J being filed simultaneously with this Modified Plan? [ ] Yes [X] No

#### Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

[X] NONE

[ ] Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

#### Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, Chapter 13 Plan and Motions, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: June 15, 2022

/s/ Thomas Sabo

Debtor

Date: June 15, 2022

Joint Debtor

Date: June 15, 2022

/s/ Daniel E. Straffi, Jr.

Attorney for the Debtor(s)



In re:  
Thomas Sabo  
Debtor

Case No. 18-16700-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jun 16, 2022

User: admin  
Form ID: pdf901

Page 1 of 5  
Total Noticed: 79

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2022:**

Recip ID	Recipient Name and Address
db	Thomas Sabo, 3419 Quaker St, Wall, NJ 07719-4738
517435791	Homeprjvisa, Des Moines, IA 50306
517435799	+ State of NJ Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
517589519	State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
517435821	Wells Fargo Bank, PO Box 10438, Des Moines, IA 50306-0438
517435822	+ Wells Fargo Bank, NA, 3476 Stateview Blvd, MAC# X7801-013, Fort Mill, SC 29715-7200

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 16 2022 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 16 2022 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: ally@ebn.phinsolutions.com	Jun 16 2022 20:38:00	Ally Capital, serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
lm	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 16 2022 20:39:00	Select Portfolio Servicing, 3217 Decker Lake Drive, Salt Lake City, UT 84119-3284
517462262	Email/Text: ally@ebn.phinsolutions.com	Jun 16 2022 20:38:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519260247	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 16 2022 20:44:30	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517435767	Email/Text: ally@ebn.phinsolutions.com	Jun 16 2022 20:38:00	Ally Financial, Attn: Bankruptcy, PO Box 380901, Bloomington, MN 55438-0901
517435768	Email/Text: ally@ebn.phinsolutions.com	Jun 16 2022 20:38:00	Ally Financial, PO Box 380902, Bloomington, MN 55438-0902
517435769	Email/Text: ally@ebn.phinsolutions.com	Jun 16 2022 20:38:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
517435771	Email/PDF: bncnotices@becket-lee.com	Jun 16 2022 20:44:15	Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
517435770	Email/PDF: bncnotices@becket-lee.com	Jun 16 2022 20:44:17	Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540
517435772	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 16 2022 20:44:19	At&T Universal Citi Card, PO Box 6500, Sioux Falls, SD 57117-6500
517435773	Email/Text: creditcardbkcorrespondence@bofa.com		



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		Jun 16 2022 20:38:00	Bank of America, NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012
517435775	Email/Text: BarclaysBankDelaware@tsico.com	Jun 16 2022 20:38:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
517435774	Email/Text: BarclaysBankDelaware@tsico.com	Jun 16 2022 20:38:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
517435776	Email/Text: creditcardbkcorrespondence@bofa.com	Jun 16 2022 20:38:00	Bk of Amer, PO Box 982238, El Paso, TX 79998-2238
517435778	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 16 2022 20:43:48	Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119
517435777	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 16 2022 20:44:13	Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
517573550	Email/PDF: bncnotices@becket-lee.com	Jun 16 2022 20:43:57	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517435779	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 16 2022 20:43:58	Citi, PO Box 6190, Sioux Falls, SD 57117-6190
517435781	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 16 2022 20:38:00	Comenity Bank/Express, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
517435780	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 16 2022 20:38:00	Comenity Bank/Express, PO Box 182789, Columbus, OH 43218-2789
517435782	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 16 2022 20:38:00	Comenity Bank/Mandees, PO Box 182125, Columbus, OH 43218-2125
517435783	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 16 2022 20:44:19	Costco Go Anywhere Citicard, Centralized Bk/Citicorp Credit Card Srvs, PO Box 790040, Saint Louis, MO 63179-0040
517435784	+ Email/Text: BKPT@cfna.com	Jun 16 2022 20:38:00	Credit First N A, 6275 Eastland Rd, Brook Park, OH 44142-1399
517560557	Email/Text: BKPT@cfna.com	Jun 16 2022 20:38:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
517435785	Email/Text: BKPT@cfna.com	Jun 16 2022 20:38:00	Credit First National Assoc, Attn: BK Credit Operations, PO Box 81315, Cleveland, OH 44181-0315
517435786	Email/PDF: creditonebknotifications@resurgent.com	Jun 16 2022 20:43:49	Credit One Bank NA, PO Box 98873, Las Vegas, NV 89193-8873
517435787	Email/PDF: creditonebknotifications@resurgent.com	Jun 16 2022 20:43:52	Credit One Bank NA, PO Box 98875, Las Vegas, NV 89193-8875
517549828	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 16 2022 20:44:33	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
517435790	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 16 2022 20:44:33	Dsnb Macys, PO Box 8218, Mason, OH 45040-8218
517435820	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 16 2022 20:43:59	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053
517984283	Email/Text: bnc-quantum@quantum3group.com	Jun 16 2022 20:39:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517435788	Email/PDF: pa_dc_ed@navient.com	Jun 16 2022 20:44:30	Dept of Ed/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
517435789	Email/PDF: pa_dc_ed@navient.com	Jun 16 2022 20:43:52	Dept of Ed/Navient, Attn: Claims Dept, PO Box 9635, Wilkes Barre, PA 18773-9635
517435792	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 16 2022 20:38:00	Internal Revenue Service, PO Box 7346, Special Procedures Branch, Bky Sec., Philadelphia, PA 19101-7346

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517435794	Email/Text: PBNCNotifications@peritussservices.com	Jun 16 2022 20:38:00	Kohls/Capital One, Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043
517435795	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 16 2022 20:38:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
517585658	Email/PDF: resurgentbknotifications@resurgent.com	Jun 16 2022 20:43:57	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517585660	Email/PDF: resurgentbknotifications@resurgent.com	Jun 16 2022 20:43:57	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517583539	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 16 2022 20:39:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
517435796	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 16 2022 20:38:00	Mandees, 401 Hackensack Ave, Hackensack, NJ 07601-6411
517585849	Email/PDF: pa_dc_ed@navient.com	Jun 16 2022 20:43:52	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
517547953	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 16 2022 20:44:31	Portfolio Recovery Associates, LLC, c/o Carnival, POB 41067, Norfolk VA 23541
517569118	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 16 2022 20:44:31	Portfolio Recovery Associates, LLC, c/o PC Richard, POB 41067, Norfolk VA 23541
517569474	Email/Text: bnc-quantum@quantum3group.com	Jun 16 2022 20:39:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517574322	Email/Text: bnc-quantum@quantum3group.com	Jun 16 2022 20:39:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517435797	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 16 2022 20:43:58	Sears/Cbna, PO Box 6283, Sioux Falls, SD 57117-6283
517435798	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 16 2022 20:39:00	Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
517435802	Email/PDF: gecsed@recoverycorp.com	Jun 16 2022 20:44:13	Syncb/Old Navy, PO Box 965005, Orlando, FL 32896-5005
517435803	Email/PDF: gecsed@recoverycorp.com	Jun 16 2022 20:43:49	Syncb/Pc Richard, C/o, PO Box 965036, Orlando, FL 32896-5036
517435805	Email/PDF: gecsed@recoverycorp.com	Jun 16 2022 20:44:28	Syncb/Walmart, PO Box 965024, Orlando, FL 32896-5024
517435800	Email/PDF: gecsed@recoverycorp.com	Jun 16 2022 20:44:14	Syncb/jc Penney Dc, PO Box 965007, Orlando, FL 32896-5007
517435801	Email/PDF: gecsed@recoverycorp.com	Jun 16 2022 20:44:28	Syncb/lowes, PO Box 965005, Orlando, FL 32896-5005
517435804	Email/PDF: gecsed@recoverycorp.com	Jun 16 2022 20:44:28	Syncb/tjx Cos, PO Box 965005, Orlando, FL 32896-5005
517577785	+ Email/PDF: gecsed@recoverycorp.com	Jun 16 2022 20:44:13	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517437915	+ Email/PDF: gecsed@recoverycorp.com	Jun 16 2022 20:44:17	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517435806	Email/PDF: gecsed@recoverycorp.com	Jun 16 2022 20:43:53	Synchrony Bank/ Jc Penney, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
517435807	Email/PDF: gecsed@recoverycorp.com	Jun 16 2022 20:44:15	Synchrony Bank/ Old Navy, Attn: Bankruptcy, PO

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			Box 965060, Orlando, FL 32896-5060
517435808	Email/PDF: gecsedl@recoverycorp.com	Jun 16 2022 20:44:17	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
517435809	Email/PDF: gecsedl@recoverycorp.com	Jun 16 2022 20:44:14	Synchrony Bank/Pc Richards & Sons, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
517435810	Email/PDF: gecsedl@recoverycorp.com	Jun 16 2022 20:44:17	Synchrony Bank/Tjx, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
517435811	Email/PDF: gecsedl@recoverycorp.com	Jun 16 2022 20:43:51	Synchrony Bank/Walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
517435816	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jun 16 2022 20:38:00	Toyota Motor Credit Co, Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52408-8026
517435812	Email/Text: bncmail@w-legal.com	Jun 16 2022 20:38:00	Target, C/O Financial & Retail Svcs Mailstopn BT, PO Box 9475, Minneapolis, MN 55440-9475
517435813	Email/Text: bncmail@w-legal.com	Jun 16 2022 20:38:00	Target Nb, PO Box 673, Minneapolis, MN 55440-0673
517435814	+ Email/Text: bankruptcy@td.com	Jun 16 2022 20:39:00	Td Bank N.A., 1100 Lake St, Ramsey, NJ 07446-1275
517435815	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jun 16 2022 20:38:00	Toyota Motor Credit, PO Box 9786, Cedar Rapids, IA 52409-0004
517525985	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jun 16 2022 20:38:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517435817	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 16 2022 20:43:58	Unvl/citi, PO Box 6241, Sioux Falls, SD 57117-6241
517435818	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jun 16 2022 20:38:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225
517570223	+ Email/PDF: ebn_ais@aisinfo.com	Jun 16 2022 20:44:31	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517435819	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jun 16 2022 20:38:00	Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225

TOTAL: 73

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517588818	*	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
517435793	##	KML Law Group, PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-3

User: admin

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Date Rcvd: Jun 16, 2022

Form ID: pdf901

Total Noticed: 79

Date: Jun 18, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Daniel E. Straffi	on behalf of Debtor Thomas Sabo bktrustee@straffilaw.com G25938@notify.cincompass.com;bktrustee@straffilaw.com
Denise E. Carlon	on behalf of Loss Mitigation Select Portfolio Servicing dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee, et al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee, for Structured Asset Mortgage Investments II Inc., Prime Mortgage Trust, Certificates, Series 2005-4 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor U.S. Bank National Association as Trustee, et al... rsolarz@kmlawgroup.com
Regina Cohen	on behalf of Creditor Ally Capital rcohen@lavin-law.com mmalone@lavin-law.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9